UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION

IN RE: : CASE NO. 21-31932

:

ANITA GALE GLASER : CHAPTER 7 (DAYTON)

:

DEBTOR. : JUDGE BETH A. BUCHANAN

TRUSTEE'S NOTICE OF SALE OF NON-EXEMPT EQUITY IN 2017 HYUNDAI ELANTRA TO DEBTOR COMBINED WITH OPPORTUNITY TO OBJECT

PLEASE READ THIS NOTICE CAREFULLY

You are hereby notified that the Trustee has filed papers with the Court requesting an Order granting the Trustee's Motion/Notice of Sale of Non-Exempt Equity in 2017 Hyundai Elantra to Debtor.

<u>Your rights may be affected.</u> You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the Trustee's Motion, then on or before twenty-one (21) days from the date set forth in the certificate of service for the Motion, you or your attorney must file a written response explaining your position by mailing your response by regular U.S. Mail to:

Clerk, United States Bankruptcy Court 120 W. Third Street Dayton, Ohio 45402

Or your attorney must file a response using the Court's ECF system.

You must file the response early enough so that the Court will **receive** it on or before the date stated above.

You must also provide a copy of your response either by: 1) The Court's ECF system; or (2) Regular U.S. Mail to:

Erin Renneker, Chapter 7 Trustee 576 Mound Court, Suite B Lebanon, Ohio 45036 Office of the United States Trustee 170 North High Street Suite 200 Columbus, Ohio 43215

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in this Motion and may enter an order granting that relief.

Date: 1/17/2022 /s/ Erin Renneker

Erin Renneker (#0076891)

Chapter 7 Trustee

NOTICE

Now comes Erin C. Renneker, the Chapter 7 Trustee herein, and pursuant to Title 11 of the United States Bankruptcy Code, respectfully represents:

- 1. Erin C. Renneker is the Chapter 7 Trustee in the above-captioned case;
- 2. Debtor filed her bankruptcy petition on November 15, 2021;
- 3. Debtor is the owner of a 2017 Hyundai Elantra (VIN #5NPD84LF5HH018476) (the "Vehicle"). The Vehicle is encumbered by a lien to General Electric Credit Union of November 28, 2017 with a date of filing balance due of \$9,127.53.
- 4. The Vehicle was appraised by Carmax on January 3, 2022 for \$17,000.00.
- 5. After taking into account Debtor's exemptions of \$5,325.00 per O.R.C. § 2329.66(A)(2) and (A)(18), Debtor offered to pay the bankruptcy estate the sum of \$2,547.00 for the non-exempt vehicle equity. Trustee will incur no administrative expenses as a result of this sale to the Debtor.

- 6. Debtor has agreed to pay these monies into the bankruptcy estate through three consecutive monthly installments payments beginning February 1, 2022.
- 7. Unless an objection is filed as set forth herein, it is Trustee's intention to accept \$2,547.00 in full satisfaction of the Debtor's non-exempt interest in the 2017 Hyundai Elantra.

Respectfully Submitted,

/s/ Erin Renneker

Erin Renneker (#0076891) Chapter 7 Trustee 576 Mound Court, Suite B Lebanon, Ohio 45036

Phone: (513) 932-5792 Fax: (513) 932-5443

Email: e renneker@yahoo.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing *Notice of Sale of Non-Exempt Equity in 2017 Hyundai Elantra to Debtor* was served (i) **electronically** on the date of filing through the Court's ECF System on all ECF participants registered in this case at the email address registered with the Court and (ii) by **first class U.S. Mail** on January 17, 2022 addressed to:

Anita Gale Glaser 304 E. Circle Drive Mason, Ohio 45040

All creditors on the attached mailing matrix.

/s/ Erin Renneker Erin Renneker Chapter 7 Trustee Case 3:21-bk-31932 Doc 15 Filed 01/17/22 Entered 01/17/22 08:19:54 Desc Main Label Matrix for local noticing Asst PS Truster (Next) Page 4 of 5 Credit One Bank 0648-3 Case 3:21-bk-31932 Southern District of Ohio

Dayton Sun Jan 16 14:05:05 EST 2022

Credit Solutions

2277 Thunderstick Drive Suite 400

Lexington, KY 40505-4878

Financial Recovery Services

PO Box 385908

Minneapolis, MN 55438-5908

Anita Gale Glaser 304 E. Circle Drive Mason, OH 45040-1570

Lonestar Ortho 3219 Clifton Ave #300

Cincinnati, OH 45220-3045

Meijer Comenity Bank 12339 Cutten Road Houston, TX 77066-1807

(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021

Norfolk, VA 23541-1021

UC Health 3200 Burnet Ave Cincinnati, OH 45229-3019 Asst Bocuffe (Pay) Page 4 of 5 Office of the US Trustee

170 North High Street Suite 200

Columbus, OH 43215-2417

D&A Services 1400 E. Touhy Ave Suite G2

Des Plaines, IL 60018-3338

Firstsource

205 Bryant Woods South Buffalo, NY 14228-3609

(p) INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

MRS BPO 1930 Olney Ave

Cherry Hill, NJ 08003-2016

Ohio Department of Taxation 4485 Northland Ridge Dr Columbus, OH 43229-6596

Proscan Imaging Mason 4900 Parkway Dr Mason, OH 45040-3500

Tri Health 619 Oak St Cincinnati, OH 45206-1613

US Dept of Education

Atlanta, GA 30353-0210

PO Box 530210

PO Box 10903 Chicago, IL 60610

Deborah A. Winslow, Esq.

68 W Church St Suite 308

Newark, OH 43055-5050

General Electric Credit Union

10485 Reading Rd

Cincinnati, OH 45241-2580

Levy & Associates LLC 4645 Executive Drive Columbus, OH 43220-3601

Donald W Mallory Wood + Lamping LLP 600 Vine Street Suite 2500

Cincinnati, OH 45202-2491

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

Erin C. Renneker Harold Jarnicki and Associates 576 Mound Court, Suite B Lebanon, OH 45036-2090

Tri Health PO Box 20010

Cincinnati, OH 45220-0010

Kenneth E Wegner 24 A Bldg H 9200 Montgomery Rd Cincinnati, OH 45242-7794

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4). Kansas City, MO 64121

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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) General Electric Credit Union

End of Label Matrix Mailable recipients 26 Bypassed recipients 1 Total 27